



SO ORDERED.
SIGNED 3rd day of October, 2024

Charles M. Walker
U.S. Bankruptcy Judge

THIS ORDER HAS BEEN ENTERED ON THE DOCKET.
PLEASE SEE DOCKET FOR ENTRY DATE.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

IN RE:)	
RAYNALDO FRANTZ BERNARD,)	
)	
Debtor.)	CASE NO. 3:23-bk-01062
)	ADV. PROC. NO. 3:23-ap-90084
RAYNALDO FRANTZ BERNARD,)	
)	
Plaintiff.)	JUDGE WALKER
)	CHAPTER 7
v.)	
)	
UNITED STATES DEPARTMENT)	
OF EDUCATION,)	
)	
Defendant.)	

AGREED JUDGMENT

UPON CONSIDERATION of the parties' Stipulation and Joint Motion for Entry of Judgment filed by the United States of America, the Court finds:

WHEREAS the Debtor commenced the above-captioned adversary proceeding ("Adversary Proceeding") against the Department of Education by filing the Complaint to Determine Discharge of Student Loans, *see* Adv. Pro. ECF No. 1 ("Complaint"); and

WHEREAS the Debtor received a general discharge of debts in his Chapter 7 bankruptcy case on August 29, 2023, that did not include discharge of these educational loans; and

WHEREAS, in this proceeding, the Plaintiff seeks to discharge, pursuant to 11 U.S.C.A. § 523(a)(8) (West 2024), certain old student loan debt as specifically identified in the pleadings; and

WHEREAS the Plaintiff – pursuant to the Guidance for Department Attorneys Regarding Student Loan Bankruptcy Litigation, issued the November 17, 2022 – submitted to Education an Attestation in Support of Request for Stipulation Conceding Dischargeability of Student Loans (the “Attestation”), along with all other needed pertinent information; and

WHEREAS, after reviewing the Attestation, Education agrees that the Court should discharge, pursuant to 11 U.S.C.A. § 523(a)(8) (West 2024), the sued-over student loan debt; and

WHEREAS the parties desire to amicably resolve the matters at issue in the Adversary Proceeding and, therefore, have agreed to enter into this Consent Judgment.

ACCORDINGLY, IT IS HEREBY ORDERED AND ADJUDGED THAT:

1. The student loan obligations of the Plaintiff to the Defendant U.S. Department of Education at issue in the above-captioned adversary proceeding are hereby discharged (full discharge) pursuant to 11 U.S.C.A. § 523(a)(8) (West 2024).
2. Relief having been adjudged; this adversary proceeding is dismissed.

AGREED AND JOINTLY SUBMITTED BY:

<p>HENRY C. LEVENTIS United States Attorney For the Middle District of Tennessee</p> <p><u>/s/ Steve Jordan</u> STEVE JORDAN, TN BPR #013291 Assistant United States Attorney 719 Church Street, Suite 3300 Nashville, TN 37203 Telephone (615) 736-5151 Facsimile (615) 401-6626 steve.jordan@usdoj.gov</p>	<p><u>/s/ Mitchell E. Chessman</u> MITCHELL E. CHESSMAN 615 Main Street, Suite B6 Nashville, TN 37206-3603 Telephone (615) 200-6055 Facsimile (615) 953-9549 mitchell@chessmanbankruptcy.com</p>
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CERTIFICATE OF SERVICE

I hereby certify that on October 2, 2024, a copy of the foregoing was filed electronically.

A copy of the Notice will be sent to the following, if registered, by operation of the Court's electronic filing system. If not registered, a copy was sent by United States First Class Mail, postage prepaid, to the following:

Mitchell E. Chessman
615 Main Street, Suite B6
Nashville, TN 37206-3603

/s/ Steve Jordan
STEVE JORDAN